

## Health Insurance Status of Worcester Residents

*This monograph and the accompanying appendix report findings on Worcester residents from the Division of Health Care Finance and Policy's 2002 Health Insurance Status of Massachusetts Residents Survey. Differences in health insurance status of Worcester residents relative to the statewide population, and changes since 2000 are highlighted. The over-sample of Worcester residents was conducted from March to October 2002. Data were collected on 517 households and 1,309 residents. The sampling method and survey design replicated the statewide survey, using a computer generated random list of telephone numbers by specific area code and exchange combinations in Worcester (which were then verified). Survey responses were weighted to reflect Worcester population estimates.<sup>1</sup>*

**Source of Insurance.** The majority of insured non-elderly Worcester residents continued to receive health insurance coverage through their employer in 2002 (71.7%). Medicaid coverage for this population increased 20% from 2000 to 24.8% in 2002.

**Age.** The percent of uninsured Worcester residents (6.9%) was consistent with the percent of uninsured residents statewide (6.7%). The Worcester uninsured rate for all ages decreased slightly in 2002 compared to 2000, whereas the statewide rate experienced an increase. In Worcester, this trend was true across age groups. For example, the uninsured rate for children in Worcester declined nearly 30% to 2.7% 2002 from 3.9% in 2000.

Statewide, adults ages 19 to 39 were more likely to be uninsured in 2002 than in 2000. In Worcester, however, adults ages 19 to 39 were less likely to be uninsured in 2002 than in 2000 (12.7% versus 14.3%). At the same time, Worcester adults ages 40 to 64 were much more likely to be uninsured in 2002 than in 2000 (7.4% versus 4.4%). In 2002, they were also more likely to be uninsured than adults ages 40 to 64 (6.6%) statewide (see Figure 1).

**Income.**<sup>2</sup> Uninsured Worcester residents<sup>3</sup> were much less likely to live in households earning less than 200% of the federal poverty level (FPL) in 2002 than in 2000 (28.3% versus 50.9%). This change meant that Worcester uninsured residents in 2002 were just as likely to live in higher income households as uninsured residents statewide (around 70%). The likelihood that a Worcester resident lived in a household earning 200% or more of the FPL and was uninsured

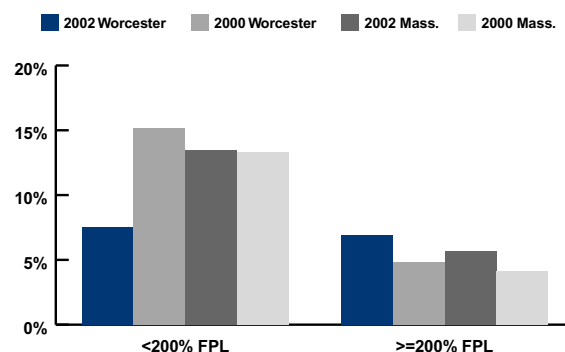
increased to 6.9% in 2002 from 4.8% in 2000. In comparison, the statewide rate increased to 5.7% from 4.1% (see Figure 2).

**Race/Ethnicity.** In contrast to statewide trends, White Worcester residents were slightly less likely to be uninsured in 2002 than 2000

**Figure 1**  
Non-Elderly Uninsured in Worcester and Massachusetts within Age Group



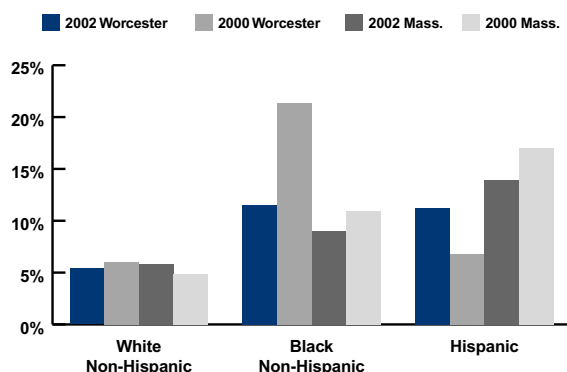
**Figure 2**  
Non-Elderly Uninsured in Worcester and Massachusetts within Income Category



(5.4% versus 6%). Black Worcester residents were less likely to be uninsured in 2002 than 2000 (11.5% versus 21.4%), although still more likely to be uninsured than black residents statewide. However, in contrast to statewide trends, the likelihood of an Hispanic Worcester resident reporting that they were uninsured increased nearly 65% to 11.2% in 2002 from 6.8% 2000. In 2002, Hispanic Worcester residents remained less likely to be uninsured than Hispanic residents statewide (see Figure 3).

*Gender, Marital Status and Education.* Although men in Worcester were more likely to be uninsured than women, the male uninsured

**Figure 3**  
**Non-Elderly Uninsured in Worcester**  
**within Racial/Ethnic Category**

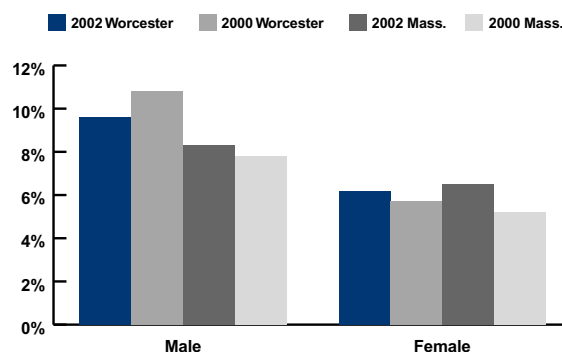


rate declined while the female uninsured rate increased in 2002 compared to 2000. Males were more likely than females to be uninsured in Worcester (9.6% versus 6.2%) and statewide (8.3% versus 6.5%). In 2002, men residing in Worcester were also more likely to be uninsured than men statewide (see Figure 4).

In 2002, uninsured Worcester adults were more likely to have been married (34.9%) than uninsured adults statewide (26.8%), and less likely to be married than insured Worcester adults (54.3%). More of the uninsured in Worcester were likely to be widowed, divorced or separated in 2002 than in 2000 (22.4% versus 16.4%). This trend was consistent with results for the uninsured statewide (20.7% in 2002 versus 18.2% in 2000).

Worcester adults with less than a high school education were less likely to be uninsured in 2002 than 2000 (15.7% versus 20.7%), while those with a college education were nearly 69% more likely to be uninsured in 2002 than 2000 (6.4% versus 3.8%). Statewide, adults with a college degree also experienced large increases in their uninsured rates (4.6% in 2002 versus 2.7% in 2000). In 2002, adults with a college degree remained more likely to be uninsured in Worcester than statewide.

**Figure 4**  
**Non-Elderly Adults in Worcester**  
**by Insurance Status and Physician Office Utilization**



*Employment.* Just over half of Worcester uninsured adults were employed in 2002, and they were nearly 27% less likely to be employed than in 2000 (56% versus 76.5%). This was in marked contrast to uninsured adults statewide, nearly three-quarters of whom were employed in both years. In addition, insured Worcester adults were more likely to be unemployed in 2002 than in 2000 (24% versus 21.6%). This trend was consistent with the trend for insured adults statewide.

Working uninsured adults statewide and in Worcester were significantly more likely than working insured adults to have worked for the same employer for less than one year in 2002. At the same time, in Worcester, working uninsured adults were more than two and a half times as likely as working insured adults to have worked for the same employer for less than one year (49.2% versus 18.2%). The proportion of Worcester uninsured adults who worked one to five years for the same employer declined nearly 24% to 32.3% in 2002 from 42.3% in 2000. As a result, uninsured Worcester adults were about as likely as insured Worcester adults to have worked one to five years for the same employer in 2002. However, uninsured Worcester adults were far less likely than insured Worcester adults to have worked for the same employer for more than five years in 2002 (18.5% versus 48.1%).

The uninsured in Worcester and statewide were more likely to have worked part-time<sup>4</sup> than full-time in 2002. While more of the working uninsured in Worcester reported that they worked fewer than 20 hours per week in 2002 than in 2000 (6.3% versus 5%), the proportion who reported that they worked between 20 and 34 hours per week remained relatively stable.

Shifting occurred for both insured and uninsured employed adults on the subject of the size of their employer. Worcester working uninsured employed by small firms<sup>5</sup> increased 29% to 70% in 2002 from 54.2% in 2000. The opposite shift was reported statewide where the working uninsured employed in small firms dropped nearly 23% to

59.4% in 2002 from 76.8% in 2000. In 2002, the working insured in Worcester were much less likely than the working uninsured to be employed in a small firm (18.7% versus 70%). In addition, working insured in Worcester and statewide were less likely to have worked in small firms in 2002 than in 2000.

*Access and Utilization.* Similar to statewide results, uninsured Worcester adults were less likely to visit a doctor's office than were insured Worcester adults in 2002. In addition, uninsured Worcester adults were slightly less likely to have visited a doctor than uninsured adults statewide. Just over half of uninsured Worcester adults reported that they did not visit a doctor in 2002. Uninsured Worcester adults were also less likely to have visited a doctor's office five or more times in 2002 than in 2000 (12.4% versus 15.4%). Statewide, uninsured adults were also less likely to have visited a doctor's office five or more times in 2002 than in 2000 (8.8% and 14.1%).

Consistent with 2000 results, most adults reported that they did not visit an emergency room (ER) in 2002. Uninsured Worcester adults were less likely to have visited an ER than insured Worcester adults in 2002 (23.6% versus 31.8%), and less likely to have visited an ER than in 2000 (38.5%). This was also true statewide, where visits to the ER by the uninsured declined to 24.5% in 2002 from 32.2% in 2000.

Statewide, both uninsured and insured adults were more likely to have reported a chronic illness<sup>6</sup> in 2002 than in 2000. In Worcester, results were mixed. While Worcester uninsured adults were less likely to have reported a chronic illness in 2002 than in 2000 (25.8% versus 30.2%), Worcester insured adults were more likely to have reported a chronic illness (35.3% versus 30.9%). Furthermore, larger

disparities were found between uninsured and insured Worcester adults in the rates of health service utilization to treat chronic illness. For example, while 25.8%<sup>7</sup> of uninsured Worcester adults who reported that they had a chronic illness said that they never visited a doctor for treatment, only 6.7% of insured Worcester adults reporting a chronic illness said that they never visited a doctor. Also, 41.9% of these Worcester uninsured adults reported that they did not take a prescription for their illness compared to 22.6% of the Worcester insured adults.

*Summary.* There were many interesting changes in the distributions and characteristics of uninsured and insured Worcester residents in 2002. Non-elderly Worcester residents were more likely to be uninsured than non-elderly residents statewide. Still, the non-elderly uninsured rate declined slightly in Worcester while the non-elderly uninsured rate statewide increased in 2002 from 2000. There was a distinct shift in the income level of the non-elderly uninsured in Worcester. More of the Worcester uninsured resided in households earning higher incomes in 2002 than in 2000. Another shift occurred in the racial/ethnic make-up of the Worcester uninsured population. White Worcester residents were less likely to be uninsured in 2002 than 2000, while Hispanic Worcester residents were significantly more likely to be uninsured in 2002 than in 2000. Just over half of the Worcester uninsured were employed compared to nearly three quarters of the uninsured statewide in 2002. And, many more of the working uninsured were working for small firms in 2002. Highlighting differences among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured residents learn about potential health coverage options.

---

1. Anthony M. Roman, "Survey of Insurance Status 2002 Methodological Report," Center for Survey Research, University of Massachusetts, March 2003.

2. In 2002, there were changes from 2000 in the survey questions on income earned by a household. These changes may affect comparability between the two years.

3. From this point on, the data described in this monograph are based on the non-elderly non-institutionalized population (excluding adults ages 65 and over).

4. Part-time means 34 hours per week or less.

5. Small firms are those with fewer than 50 employees.

6. For the purposes of the survey, a chronic illness is a chronic medical condition lasting three months or more.

7. A relatively small sample responded that they had a chronic illness, and fewer still reported that they utilized services for their chronic conditions. Therefore, standard errors are relatively large for these estimates.

# Appendix: Table 1

## 2002 Non-Elderly Demographic Distribution, Ages 0-64

	Worcester Population	Worcester Insured	Worcester Uninsured	Central Mass. Uninsured	Massachusetts Uninsured
<b>Age</b>					
0-18	30.4%	32.1%	10.6%	23.6%	13.0%
19-39	35.3%	33.4%	57.1%	46.6%	54.7%
40-64	34.3%	34.5%	32.4%	29.8%	32.4%
<b>Gender</b>					
Male	47.5%	46.6%	58.2%	54.5%	55.0%
Female	52.5%	53.4%	41.8%	45.5%	45.0%
<b>Race/Ethnicity</b>					
White, non-Hispanic	64.9%	66.3%	46.7%	86.4%	69.0%
Black, non-Hispanic	7.8%	7.4%	11.9%	*	6.2%
Asian, non-Hispanic	3.9%	3.8%	4.4%	*	3.8%
Other/Multiple	3.6%	3.3%	7.4%	8.0%	5.3%
Hispanic	19.9%	19.1%	29.6%	*	15.8%
<b>Income</b>					
< 200% FPL	26.7%	26.5%	28.3%	33.0%	29.8%
>= 200% FPL	73.4%	73.5%	71.7%	67.0%	70.2%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

## Appendix: Table 2

### Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64

	Worcester Population	Worcester Insured	Worcester Uninsured	Central Mass. Uninsured	Massachusetts Uninsured
<b>Age</b>					
19-24	13.3%	13.0%	15.8%	25.0%	26.5%
25-44	48.2%	47.4%	55.9%	46.3%	47.6%
45-64	38.5%	39.7%	28.3%	28.7%	26.0%
<b>Employment Status</b>					
Working	74.0%	76.0%	55.9%	61.0%	73.2%
Not working	26.0%	24.0%	44.1%	39.0%	26.8%
<b>Education</b>					
Less than high school	9.3%	8.7%	14.5%	13.3%	16.5%
High school grad and some college	56.6%	55.8%	63.8%	75.6%	61.6%
College grad and post graduate	34.1%	35.5%	21.7%	11.1%	21.9%
<b>Marital Status</b>					
Married	52.4%	54.3%	34.9%	39.4%	26.8%
Never married	31.0%	29.7%	42.8%	37.1%	52.5%
Divorce, single, widow	16.7%	16.0%	22.4%	23.5%	20.7%
<b>Income</b>					
< 200% FPL	19.8%	19.2%	26.7%	30.3%	26.7%
= 200% FPL	80.2%	80.9%	73.3%	69.7%	73.3%
<b>Race/Ethnicity</b>					
White, Non-Hispanic	69.9%	72.5%	44.5%	85.5%	67.2%
Black, Non-Hispanic	7.1%	6.4%	13.5%	*	5.7%
Asian, Non-Hispanic	3.7%	3.8%	*	*	4.3%
Other/Multiple	3.7%	3.3%	6.7%	9.1%	5.9%
Hispanic	15.7%	14.0%	31.9%	*	16.9%
<b>Language Spoken at Home</b>					
English	82.1%	83.9%	64.6%	86.0%	75.4%
Spanish	9.3%	8.1%	21.2%	*	10.4%
Portuguese or Asian	*	*	*	*	5.4%
Other	6.7%	6.1%	12.4%	*	8.8%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Appendix: Table 3**  
**Non-Elderly Uninsured Rates, Ages 0-64**

	Worcester Percent 2002	Worcester Percent 2000	Central Mass. Percent 2002	Central Mass. Percent 2000	Mass. Percent 2002	Mass. Percent 2000
<b>Age</b>						
0-18	2.7%	3.9%	4.9%	4.0%	3.2%	3.0%
19-24	12.0%	15.0%	18.2%	19.3%	20.4%	17.0%
25-44	11.7%	11.4%	7.6%	7.6%	8.8%	8.5%
45-64	7.4%	4.5%	5.6%	4.5%	6.3%	4.5%
<b>Gender</b>						
Male	9.6%	10.8%	7.6%	8.0%	8.3%	7.8%
Female	6.2%	5.7%	6.3%	5.2%	6.5%	5.2%
<b>Race/Ethnicity</b>						
White, Non-Hispanic	5.4%	6.0%	5.4%	6.2%	5.8%	4.9%
Black, Non-Hispanic	11.5%	21.4%	*	*	9.0%	10.9%
Asian, Non-Hispanic	*	*	*	*	13.9%	17.0%
Other/Multiple	15.4%	3.2%	14.9%	*	7.4%	2.3%
Hispanic	11.2%	6.8%	*	10.4%	8.8%	8.1%
<b>Income</b>						
< 200% FPL	7.5%	15.2%	13.2%	16.1%	13.5%	13.3%
>= 200% FPL	6.9%	4.8%	5.1%	4.0%	5.7%	4.1%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Appendix: Table 4**  
**Distribution of Uninsured and Insured Workers in 2002, Ages 19-64**

	Worcester Uninsured	Central Mass. Uninsured	Mass. Uninsured	Worcester Insured	Central Mass. Insured	Mass. Insured
<b>Employment Status</b>						
Working	55.9%	61.0%	73.2%	76.0%	79.9%	79.4%
Not working	44.1%	39.0%	26.8%	24.0%	20.1%	20.6%
<b>Type of Employment</b>						
Employer	72.3%	73.7%	72.2%	90.4%	86.8%	86.7%
Self-employed	24.6%	21.1%	23.8%	5.6%	6.2%	8.0%
Working for both	3.1%	*	4.0%	4.0%	6.9%	5.3%
<b>Duration of Employment</b>						
< 1 year	49.2%	48.6%	42.0%	18.2%	9.0%	11.6%
1-5 years	32.3%	31.4%	35.9%	33.7%	36.2%	35.5%
> 5 years	18.5%	20.0%	22.1%	48.1%	54.7%	52.9%
<b>Hours Worked</b>						
< 20 hours	6.3%	*	2.3%	2.8%	1.4%	2.1%
20-34 hours	28.1%	21.1%	31.3%	9.1%	10.9%	8.7%
35 or more hours	65.6%	76.3%	66.4%	88.2%	87.7%	89.2%
<b>Firm Size</b>						
Small (< 50 )	70.0%	62.1%	59.4%	18.7%	23.0%	21.1%
Large (50 or more)	30.0%	37.9%	40.7%	81.3%	77.0%	78.9%
<b>Income of those Working</b>						
< 200% FPL	22.2%	26.9%	23.0%	15.0%	7.0%	8.3%
>= 200% FPL	77.8%	73.1%	77.0%	85.0%	93.0%	91.7%
<b>Does your employer offer insurance?</b>						
Yes	45.2%	43.2%	40.0%			
<b>Could you be covered if your employer offers insurance?</b>						
Yes	78.6%	31.3%	57.0%			

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

**Appendix: Table 5**

**Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64**

	Worcester Uninsured	Central Mass. Uninsured	Mass. Uninsured	Worcester Insured	Central Mass. Insured	Mass. Insured
<b>Received Needed Care</b>						
Yes	40.2%	63.6%	58.7%	68.6%	71.5%	72.7%
<b>Physician Office Visits</b>						
None	51.3%	47.7%	54.9%	17.5%	14.3%	15.5%
1-4	36.3%	45.9%	36.3%	58.4%	58.0%	57.5%
5 or more	12.4%	6.4%	8.9%	24.1%	27.7%	27.1%
<b>ER Visits</b>						
None	76.4%	72.1%	75.3%	68.2%	71.4%	73.0%
One or more	23.6%	27.9%	24.7%	31.8%	28.6%	27.0%
<b>Dental Visits</b>						
None	58.1%	42.3%	55.5%	19.8%	15.0%	17.0%
One or more	41.9%	57.7%	44.5%	80.2%	85.0%	83.0%
<b>Utilization if Reported Chronic Illness</b>						
Have a Chronic Illness	25.8%	26.2%	26.5%	35.3%	39.5%	35.5%
No Physician Visits	*	42.9%	42.5%	6.7%	8.9%	7.0%
No Prescriptions	41.9%	50.0%	48.8%	22.6%	20.6%	21.7%

\*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.